

a smooth deployment cycle, from when a family is preparing for a deployment to adjusting to life once the service member has returned home.

Family Readiness Volunteers and Ombudsmen can assist newly enlisted service members and spouses with a wide range of issues—from understanding their health and retirement benefits to serving as a conduit of information to the command.

They can also provide resources and support to families who are seeking support services, such as employment training, mental health counseling or where to find affordable day care services for their young children.

These men and women volunteer their time to selflessly take on the responsibility of helping other military families while they themselves are often coping with the deployment of a loved one.

Madam Speaker, since 2001, nearly two million members of the active duty and reserve force and the National Guard have deployed in support of overseas contingencies in Iraq and Afghanistan.

As we all know, deployments are a difficult time for service members and their families.

Inadequate communication between units abroad and families at home cause unnecessary stress on our service members and their families and can harm the overall readiness of our force. Family readiness equals mission readiness.

I have heard time and time again that when deployed service members know their families are being taken care of, that they can focus on the task at hand. Family Readiness Volunteers and Ombudsmen help reduce the uncertainty and ease anxiety around deployments by keeping families informed and our service members focused on their mission.

I hope you will help me recognize their important role to our national defense.

REMARKS HONORING SHARON WALDEN

HON. NICK J. RAHALL, II

OF WEST VIRGINIA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 6, 2009

Mr. RAHALL. Madam Speaker, I rise before you today to honor a great West Virginian, Sharon Walden who will be inducted into the West Virginia Affordable Housing Hall of Fame on Thursday, May 7th, 2009. Her lifelong commitment to affordable housing, coupled with her tremendous career of leadership, has forever changed the McDowell county community where she was raised and where she continues to make her home.

Sharon's leadership has led to housing and safety for many domestic violence victims, homeless women and their children in West Virginia. Since 1990, she has served as the Executive Director of Stop Abusive Family Environments, Inc. (SAFE). Under her leadership, SAFE went from a small Domestic Violence program with two employees to the first transitional housing facility in my home state of West Virginia that serves victims of domestic violence.

Sharon has truly battled Goliath as David did in 1 Samuel Chapter 17. She worked tirelessly to raise over two million dollars in grants and forgivable loans in order to renovate a

former school building into SAFE's facility. Her perseverance to improve her community did not end there. Next, she established the SAFE permanent housing program which would help first-time, low-income homebuyers in her county. Since then, SAFE has completed 40 rental townhouses with a community center that has been noted as the best rental housing in all of McDowell county.

Under Sharon's leadership, SAFE has formed a non-profit section called SAFE Housing and Economic Development (SHED) which focuses on permanent housing development. In these times of economic uncertainty, when becoming a homeowner can seem like an impossible dream, SHED has helped more than 35 community members reach that goal and become first time homeowners.

Sharon's community work doesn't stop with helping those in need of housing. She helps further economic development as the Executive Director of Travel Beautiful Appalachia. Linking tourism from the rail system to local entrepreneurs, she helps spread local West Virginia treasures across the country.

Sharon's lifetime commitment to helping her neighbors has made a permanent impression on West Virginia. I bring her extraordinary efforts to the attention of the U.S. Congress and urge my colleagues to join me in recognizing Sharon Walden, a hero to her community and the countless families she has helped.

SUPPORTING THE CREDIT CARD-HOLDER'S BILL OF RIGHTS ACT OF 2009 (H.R. 627)

HON. RUSH D. HOLT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 6, 2009

Mr. HOLT. Madam Speaker, I rise to express my strong support for the Credit Cardholder's Bill of Rights Act of 2009 (H.R. 627), which the House approved last week, and to commend my colleague Ms. MALONEY for her leadership in crafting and championing this measure.

As I am certain is true of all of my colleagues, I am inundated with calls and letters from constituents who are outraged by sudden and arbitrary increases in their credit card interest rates. Their hard-earned taxpayer dollars were used to shore up financial institutions to prevent an economic collapse, and in return, some of the very same financial institutions turned right around and doubled the interest rate they charged their customers.

A letter I received from one constituent, whose interest rate was doubled from 15 to 30 percent, said: "[I]nterest rates such as these are confiscatory. . . . This starts to look like indentured servitude at best, and financial slavery at worst." A letter from another said: "given how much of my taxes are going to bail out these companies, these rates are beyond outrageous and smack of greed." And a letter from another, which was entirely in capital letters, said: "[T]he American people gave billions [in] bail out money because . . . the banks got themselves into trouble. Instead of helping the same taxpayers that helped them by lowering interest rates on credit cards they chose to raise the rates for no reason. . . . When people do the responsible thing it seems they get punished for it. There have to be more

controls on what the banks can do to people who honor their commitments."

I share the outrage of my constituents, and I am pleased to support the Credit Cardholder's Bill of Rights. It will tackle not only usurious interest rates, but a host of other abuses. In 2008 alone, credit-card issuers imposed \$19 billion in penalty fees on families with credit cards according to an industry consultant for Consumer Reports. In 2009 it is estimated that credit card companies will break all records for late fees, over-limit charges, and other penalties, charging more than \$20.5 billion for such fees and penalties.

The Credit Cardholder's Bill of Rights would prevent credit card companies from unfairly increasing interest rates on existing card balances. Credit card holders would be allowed to set their own lower credit card limits, at levels they consider appropriate for their financial circumstances.

The bill would end "double cycle" billing, prohibiting credit card companies from charging interest on balances cardholders have already paid on time. If a cardholder pays on time and in full, the bill prevents card companies from charging additional fees on balances consisting solely of left-over interest.

The bill would also require card companies to provide 45 days advance notice of all interest rate increases or significant contract changes such as the addition of new fees or penalties, and would enact into law recently proposed Federal Reserve Board regulations protecting consumers from abusive credit practices.

This bill establishes many long-overdue protections for consumers and credit card holders, and I am pleased to support it.

IN MEMORY OF CORINNE CONTE

HON. EDWARD J. MARKEY

OF MASSACHUSETTS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 6, 2009

Mr. MARKEY of Massachusetts. Madam Speaker, I rise to honor the memory of Mrs. Corinne Louise Conte, wife of our former colleague, the late Congressman Silvio Conte, who died on April 28, 2009.

Corinne was born on January 24, 1922, in Pittsfield, Massachusetts, to Charles and Kathleen Clemente Duval. As a teenager, she was a champion swimmer, winning the New England Championship for Breast Stroke Swimming at age 13. Following graduation from Pittsfield High School and St. Luke's School of Nursing in Pittsfield, Corinne served as a nurse in the Navy during World War II where she met her future husband, the late Congressman Silvio O. Conte when he was in the Seabees and recovering from an illness.

Corinne and Silvio were married in Pittsfield on November 8, 1947. After Silvio was elected to the U.S. Congress in 1958, Corinne moved to Bethesda, Maryland, where she raised their four children. While in the Washington, D.C. area, she worked as a real estate agent and was an active partner in her husband's political campaigns. Corinne met every U.S. President from Dwight D. Eisenhower to George H.W. Bush, and many of the world's leaders from the 1950s through the early 1990s. She also danced with Lyndon B. Johnson at his Inaugural Ball and served on President George